EXHIBIT "1"

6	ood Faith Estimate o	f Settlement Costs
Lender WELLS FARGO BANK, N.A.		Loan Number 0158912931
Applicant(s)	Loan Type	Date
GRANT A GOMEZ LANIE L GOMEZ	ARM51 Sales Price	02/22/2007 Mortgage Amount
	N/A	\$288,000.00
Property Address 13036 E 50TH ST SCOTTSDALE AZ, 85254		Interest Rate 6.000%
ESTIMATED MONTHLY PAYMENT		
	e Insurance	5 ,00
Hazard Insurance \$ 66.00 Taxes		\$.00
	onthly payment	s 1.506.00
ITEMS PAYABLE IN CONNECTION WITH LOAN		s .00
0801 LOAN ORIGINATION FEE 0.000%		s .00
0802 LOAN DISCOUNT 0.000% 0808 BROKER FEE		s .00
0810 PROCESSING FEE		\$ 325.00
0811 FLOOD LIFE OF LOAN		\$ 19.00
0815 APPLICATION FEE		\$ 495.00
0819 UNDERWRITING FEE	· · · · · · · · · · · · · · · · · · ·	\$ 385.00 \$ 757.44
0901 INTEREST FOR 16 DAYS @ \$ 47.34 PER DAY**		3 /3/.44
0902 MORTGAGE INSURANCE PREMIUM 0905 TAX SERVICE		\$ 78.00
TITLE COMPANY CHARGES		
1101 SETTLEMENT OR CLOSING FEE		\$ 488.00
1108 TITLE INSURANCE*	<u></u>	· \$ 989.09
1113 TITLE ENDORSEMENTS		\$ 100.00
GOVERNMENT RECORDING & TRANSFER CHARGES 1201 RECORDING FEE		\$ 55.00
ADDITIONAL SETTLEMENT CHARGES		
1303 TITLE CO. RECONVEYANCE FEE (IF REQUIRED)		\$ 90.00
1305 OTHER		\$00
1311 CLOSING AGENT COURTER/FAX/EDD/WIRE		\$ 100.00
ESTIMATED TOTAL (Excl	uding Escrow Reserv	es) \$ 3,881.53
ESCROW RESERVES (ESTIMATED)		
1002 Mortgage Insurance Escrow 0 months @ \$ 0.	00 per month	s .00
1003 Tax and Assessment Reserves		\$.00
1009 Aggregate Accounting Adjustment***		\$.00
	·	

*Title Insurance. This estimate represents the costs of title insurance to protect the Lender only. If you choose to purchase an Owner's title insurance policy to protect your interests in the property, the cost of the Lender's and Owner's policy is estimated to be \$916.50 and \$1,285.00, respectively, for a total cost \$2,201.50. These rates only apply when the Lender's and Owner's policies are purchased simultaneously from a participating title company. Contact your closing agent with questions.

^{**} Prepald interest. Based on the interest rate quoted at time of application, multiplied by number of days from your estimated closing date to the end of the month.

***Aggregate Accounting Adjustment. Escrow reserves are calculated in accordance with the Real Estate Settlement Procedures Act (RESPA). RESPA methodology requires lenders to calculate each escrow deposit as a single item, then pooled as a group (in the aggregate). The Aggregate Adjustment is the difference (i.a., the credit to the consumer) between the single item analysis calculation and the aggregate methodology.

Good Faith Estimate Providers of Service

The information provided on page 1 reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimated -- the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained on the HUD-1 Settlement Statement which you will be receiving at settlement. The HUD-1 Settlement Statement will show you the actual cost for items paid at settlement.

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended. Additional information can be found in the HUD Special Information Booklet "Settlement Costs and Helpful Information" provided by your Mortgage Broker or Lender.

Particular Provider and Required Use Information. The Lender requires the use of specific providers of certain services in connection with your loan. Listed below are the service providers from which the Lender will choose for your loan. The estimates on page 1 are based on the charges for these designated providers. The Lender has repeatedly required borrowers to use these providers within the past 12 months. Rels Credit and Rels Valuation are affiliates of the Lender.

Credit Bureaus

RELS CREDIT 1500 NW BETHANY BLVD #300 BEAVERTON, OR 97006 (877) 216-9150 EQUIFAX MTG SERVICES P.O. BOX 740006 ATLANTA, GA 30374-0006 (800) 446-5218

Appraisal Services

LENDER'S SERVICE, INC. 700 CHERRINGTON PARKWAY CORAOPOLIS, PA 15108-4306 (800) 722-0300 RELS VALUATION 800 LASALLE AVENUE, #1000 MINNEAPOLIS, MN 55402-2021 (800) 825-8483

Flood Zone Determination Services

WELLS FARGO FLOOD SERVICE 600 S HWY 169, 12TH FLOOR ST. LOUIS PARK, MN 55426 (800) 805-9423 FLOOD DATA SERVICES, INC. 11902 BURNET ROAD, #400 AUSTIN, TX 78758-2902 (800) 447-1772

Document Preparation Services for Loans with a Property Address in Texas

BROWN, FOWLER & ALSUP 10333 RICHMOND, #860 HOUSTON, TX 77042 (713) 468-0400

Tax Service Vendors

WELLS FARGO REAL ESTATE TAX SERVICES, LLC 1 HOME CAMPUS X2502-011 DES MOINES, IA 50328-0001 (800) 499-4829

FIRST AMERICAN REAL ESTATE INFORMATION SERVICES, INC 1400 CORPORATE DRIVE IRVING, TX 75038 (800) 588-7770

Title Guaranty Certificate for loans with a Property Address in Iowa

TITLE GUARANTY DIVISION IOWA FINANCE AUTHORY 200 EAST GRAND AVE. #350 DES MOINES, IA 50309 (515) 242-4989

If the subject property is located in New York.

The Lender will require that a New York law firm satisfactory to Lender be designated to represent the Lender and provide the closing/settlement services. The estimated settlement or closing fee is based on the estimated charges of New York firms with whom the Lender has relationships. The Lender has repeatedly required borrowers to use the services of a New York law firm within the last 12 months.

If mortgage insurance is required

The Lender will designate a mortgage insurance company from an approved list to provide private mortgage insurance. The estimated mortgage insurance premium is based on the estimated charges of the designated provider. The Lender has repeatedly required borrowers to use the services of one of the providers within the last 12 months.

RD115C Rev.09/23/04

EXHIBIT "2"

	1	THE TYPE OF LOANTRILL A	m OMB No. 2502-0265
A. G.S. DEFARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT		1. THE FHE COLLECTION OF THE PROPERTY ASSESSMENT ASSESS	I ACONV. UNINS.
TICOR Title Agency of Arizona, Inc. 7047 E. Greenway Parkway,	6. ES	CROW FILE NUMBER: 7. LC	DAN NUMBER:
Suite 190 Scottsdale, AZ 85254		4009291-025 ^Y DJC 6500 RTGAGE INSURANCE CASE NUMBER:	7802701998
PRE-AUDIT MAY CHANGE WITHOUT NOTICE	o. WC	RIGAGE MODIFIANCE CASE NUMBER	
C. NOTE: This form is furnished to give you a statement of actual sett Items marked "(P.O.C.)" were paid outside the closing; they are sho	ement costs. Amounts own here for information	s paid to and by the settlement agent are shown. nel purposes and are not included in the lotals.	
D. NAME OF BORROWER: GRANT A. GOMEZ an			
2			•
ADDRESS OF BORROWER: 5011 E Pershing Ave Scottsdale, AZ 85254			
E. NAME OF SELLER:			
•			
ADDRESS OF SELLER:			
F. NAME OF LENDER: Wells Fargo Bank, N.	<u> </u>		
ADDRESS OF LENDER: 12641 N Tatum Blvd,	\		
Phoenix, AZ 85032			
G. PROPERTY LOCATION: 13036 NORTH 50TH			_
SCOTTSDALE, AZ 89 Maricopa	J23 4		
•			
H. SETTLEMENT AGENT: TICOR Title Agenct PLACE OF SETTLEMENT: 7047 E. Greenway		90, Scottsdale, AZ 85254	
I. SETTLEMENT DATE: 03/01/2006		RORATION DATE: 03/02/2006 FUNDING I	DATE: 03/02/2006
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACT	ON
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract Sales Price		401. Contract Sales Price	
102. Personal Property		402. Personal Property	
103. Settlement charges to Borrower (line 1400)	731.60	403.	
104.		405.	
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller in Advance:	
106. City/Town Taxes		406. City/Town Taxes	
107. County Taxes		407. County Taxes 408. Assessments	
108. Assessments		408. Assessments	
110.		410.	
111.		411.	
112.		412.	
113. 114.		414,	
115.		415.	
120. Gross Amount Due from borrower:	731.60	420. Gross Amount Due to Seller	
200. Amounts Paid by or in behalf of Borrower:		500. Reductions in Amount Due To Seller:	
201. Deposit or earnest money		501. Excess deposit (see Instructions)	
202. Principal amount of new loan(s)	248,500.00	502. Settlement charges to Seller (line 1400) 503. Existing loan(s) taken subject to	
203. Existing loan(s) taken subject to	 	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.	 	507. 508.	
208.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/Town Taxes	ļ	510. City/Town Taxes	
211. County Taxes	 	511. County Taxes 512. Assessments	
212. Assessments 213.	<u> </u>	513.	
214.		514.	
215.		515.	
216.	 	516. 517.	
217. 218.		518.	
219.		519.	
220. Total Paid By/For Borrower	248,500.00	520. Total Reductions In Amount Due Seller	
300. Cash at Settlement from/to Borrower:	, , , , , , , , , , , , , , , , , , , 	600. Cash at Settlement to/from Seller:	
301. Gross amount due from Borrower (line 120)	731.60	601. Gross amount due to Seller (line 420) 602. Less reductions in amount due Seller (line 52	, -
302. Less amount paid by/for Borrower (line 220) 303. Cash TO Borrower:	248,500.00 247,768.40	603. Cash TO/FROM Seller:	0.00
	1, 00, 10		

303. Cash TO Borrower:

. SETTLEMENT CHARGES: ESCROW FILE NUM		3 No. 2502-0265 91-025 DJC
00. Total Sales/Broker's Commission:	1	· · · · · · · · · · · · · · · · · · ·
Based on Price \$ @ % =	Paid from	Paid from
Division of Commission (line 700) follows:	Borrower's [Seller's Funds at
701. \$ to	Settlement	Settlement
702. \$ to		
\$ to	ļ	
703. Commission paid at settlement	ļ -	
704.	<u> </u>	
00. Items Payable In Connection With Loan:	· · · · · · · · · · · · · · · · · · ·	
801. Loan Origination Fee	ļ	
802, Loan Discount Fee		·
803. Appraisal Fee to RELS Valuation	375.00	
804. Credit Report to Wells Fargo Bank, N.A. (Lender \$1.00 POC,		·
805. Lenders inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
808. Servicer's Fee to Record to Wells Fargo Bank, N.A. (Lender \$4.42 POC,		
809, Flood Certification Fee to Wells Fargo Flood Service	6.60	
810.		
811.		
00. Items Required By Lender To Be Paid In Advance:		
901. Interest	1	
902. Mortgage Insurance Premium	 	
903. Hazard Insurance Premium	†	
904.		
905.	1	
000. Reserves Deposited With Lender:	_ 	
	· i	
1001. Hazard Insurance	-	
1002. Mortgage Insurance	- 	
1003. City Property Taxes	 	
1004. County Property Taxes	 	
1005. Annual Assessments		
1006.	ļļ	
1007.		
1008. Aggregate Adjustment months @\$	<u> </u>	
100. Title Charges:		
1101. Settlement or closing fee to TICOR Title Agency of Arizona, Inc.	175.00	
1102, Abstract or title search		
1103. Title examination to TICOR Title Agency of Arizona, Inc.	125.00	
1104. Title insurance binder		
1105. Document preparation		
1106. Notary Fees		
1107. Attorney's Fees		
(includes above item numbers:)		
1108. Title Insurance		
(includes above item numbers:)	1	
1109. Lender's coverage \$ 248,500.00	1	
1110. Owner's coverage \$		
Lender's coverage \$		
Lender's coverage \$		
1111. FedEx/Courier to TICOR Title, Agency of Arizona, Inc.	20,00	
	- 	
1112.		
1113.		<u> </u>
200. Government Recording and Transfer Charges	1	1
1201. Recording Fees:		
1202. City/County tax/stamps		
1203. State tax/stamps		
1204. City Transfer Tax		
1205. County Transfer Tax		
1206. Recording Fee to TICOR Title Agency of Arizona, Inc.	30.00	
1207.		
300. Additional Settlement Charges:	··	
1301. Survey to		
1302. Pest Inspection		
1303.		
1304.		
1305.	1	1
1306.		
		τ.
1307.		

Attachments:

Escrow Number:

OMB No. 2502-0265 84009291-025 DJC

BREAKDO	WN OF	NEM I	-OANS
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Description	Buyer Amount	Seller Amount
Wells Fargo Bank, N.A., 12641 N Tatum Blvd, Phoenix, AZ 85032, Loan# 65007802701998	248,500.00	
Total of New Loans.	248,500.00	

- • HUD-1 Settlement Statement Certification		OMB No. 2502-026 rr: 84009291-025 DJC
I have carefully reviewed the HUD-1 Settlement Statement and to the be- receipts and disbursements made on my account or by me in this transac Statement.	st of my knowledge and belief, it is a true and accura ction. I further certify that I have received a copy of t	te statement of all he HUD-1 Settlement
Buyers Signatures:	Sellers Signatures:	ı.
GRANT A. GOMEZ		
LANIE L. GOMEZ		
		. *
·		
Settlement Agent	2/2/00	

TICOR Title Agency of Arizona, Inc.

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Date:

EXHIBIT "3"

A. Settlement Statement

U.S. Department of Housing and Urban Development

3. Type of Loan								ton order (only to order)
3. Type of coan	6. File Numb	or	7.	. Loan Number		. Mo	rtgago Insura	nco Case Number
1. 🗌 FKA 2. 🔲 FmHA 3. 🔯 Conv. Unins.								
	1		- [-			
4, 🗆 VA 5, 🗀 Conv. Ins.	<u> </u>			01589129				· · · · · · · · · · · · · · · · · · ·
3. Note: This form is furnished to give you a state	ement of actua	at settlement	l costs. A	mounts paid to	and by the so	ottlon	ioni agoni ar	в shown.
Items marked "(p.o.c.)" were paid outside it	ne closing; the	y are shown d Address of	here for	informational	F. Name and	Bro I	not included t	n the totals.
D. Name and Address of Borrower			Schot					
GRANT A GOMEZ	REFINA	NCE			WELLS	ARE	D BANK,	N- A-
LANIE L GOMEZ	ŀ				P. O. E	xox	5137	
·							, IA 503	065137
	{							
	<u> </u>			 	<u> </u>			
3. Proporty Location		H. Settlem						
13036 E 50TH ST				AND TITLE				
13000 1 30711 01	_	Place of S	iolllemen	1	*	- 1	I, Solliemon	Dalo DATE 03/01/07
SCOTTSDALE, AZ 85254		ļ						DATE 03/07/07
•					, .		****)A L 00 / 0 / / 0 1
I. Summary of Borrower's Transaction		<u> </u>	K. Sur	mary of Soll	or's Transac	lon		· · · · · · · · · · · · · · · · · · ·
100, Gross Amount Due From Borrower	······································			oss Amount Du				
101. Contract sales price	REFINAN	ICE		ntract sales pri				REFINANCE
102. Personal property			402. Poi	rsonal proporty				
103. Sottlement charges to borrower (line 1400)			403.					
104. Payoff of First Mortgage Loan			404.					
105. Escrow Shortage			405.					
Adjustments for items paid by seller in advance	9		1	ljustments for	items paid by			<u></u>
106. City/town taxes to			<u> </u>	y/lown laxes		lo		
107. County taxes to				unty laxes		lo		
108. Assessments to				sessments		lc	· · · · · · · · · · · · · · · · · · ·	
109.		<u> </u>	410.					ļ
110.			411.		 			
111.			412.					
	- 		1					
120. Gross Amount Due From Borrower			420. Gr	oss Amount Du	o To Seller			
200. Amounts Paid By Or in Behalf of Borrowor			500. Ro	ductions in An	nount Due To	Sallo	r	
201. Deposit or earnest money				cess deposit (s				
202. Principal amount of new loan(s)	58	8,000.00	502. So	ttlemont charg	es to seller (Il	ne i	100}	
203. Existing loan(s) taken subject to				isting loan(s) t		ó		
204.	<u>: </u>			yoll at first ma				ļ
205.				yoll of second	morigago los	n		
208.			506.					
207. Londor Crodit	-	150.00	507.					
208. 209. Escrow Balance Credit			509.					
Adjustments for items unpaid by seller			+	1 di	. 11 14	l bu	allar	
210. City/lown taxes lo				Adjustmonts for ty/town taxes	r items unpaid		Q Q Q	
211. County laxes to	-		_	ounty laxes			0	
212. Assessments to				ssossmonts			10	
213.			513.					
214.			514.		···			
215.			515.					
216.			516.					
217.			517.					
218.			518.					<u> </u>
219.			519.					<u> </u>
220. Total Paid By/For Borrower			520. T	otal Roduction	Amount Due	Sollo	r	
300, Cash At Sottlement From/To Borrower			600. G	ash At Sottler	ont To/From	Sollo	r	
301. Gross amount due from borrower (line 120)	1			ross amount d				·
302. Loss amounts paid by/for borrower (line 220)	1		1 602. L	ess reduction a	amount due se	ller	(line 520)	
202 Cash From To Borrower			603. 0	ash 🗀 To	□ Fron	n Se	ilor	

HUD-1 (3-86) RESPA, HB 4305.2 FR052A REV 12/19/2006

Total Sales/Broker's Commission Division of Commission (line	700) as follows:	-	Pald From Borrower's Funds at	Paid From Sollor's Funds at
	10	, , , , , , , , , , , , , , , , , , ,	Settlement	Settlement
2. \$				
 Commission paid at Settleme 	ent			
4.		· · · · · · · · · · · · · · · · · · ·		
0. Itoms Payable in Connection Wit				
1. Loan Origination Fee	% TO: WELLS FARGO	BANK, N.A.		
z. Loan Discount	% TO: WELLS FARGO	BANK, N.A.		
3. Appraisal Fee	O RELS VALUATION		495.00	
4, Credit Report	10 Rels Credit			·
5. Lender's Inspection Fee				
6. Mortgage Insurance Application	Fee 10			
7. Assumption Fee				
8, Mortgage Broker Fee	to			
9.				
			325.00	
O. PROCESSING FEE			19.00	
1, FLOOD LIFE OF LOAN	····			····
2		<u> </u>		
3.				
4		·		
			495.00	
5. APPLICATION FEE			773.00	
6.				
7.				
8				
			385.00	
g, UNDERWRIT REV			369.00	
20.		<u>,</u>		
21.				
22				
23				
24				
25,		· .		
	a Dald in Advance			
00. Roms Required By Lender To B		7 76 11	1183.50	
01. Interest from 03/07/07 1		7.34 /day	1103.50	
02. Mortgage Insurance Premium fo	or months to			
	or months to years to			
02. Mortgage Insurance Premium to 03. Hazard Insurance Premium for 04.	or months to			
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22. Mortgage Insurance Premium to pos. Hazard Insurance Premium tor pos. Hazard Insurance Premium tor pos. Hazard Insurance Premium tor pos. Hazard Insurance pos. Mortgage Insurance pos. City property taxes pos. County property taxes pos. Annual Assesments pos. Premium to pos. Premium	or months to years to years to years to for months@\$	por month per month per month per month per month per month		
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22. Mortgage Insurance Premium for page 1. Hazard Insurance page 1. Hazard Insurance page 1. Hazard Insurance page 1. Hazard Insurance page 1. County property taxes page 1. County property taxes page 1. Hazard Insurance page 1. Hazard	or months to years to years to years to ref months@\$ to to to	por month por month per month per month per month per month per month		
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I have carefully reviewed the HUD-1 Settlement Stateme accurate statement of all receipts and disbursements m	ent and to the best of my knowledge and bellef, it is a true and hade on my account or by me in this transaction. I further
certify that That e-received a copy of the HUD-1 Settlem	nent Statement.
BOTTOWERS LANTE LEGHEN	Sellers
The HUD-1 Settlement Statement which I have prepared or will cause the funds to be disbursed in accordance with the company of the contract of	d is a true and accurate account of this transaction. I have caused with this statement. 30507 Date
Settlement Want	Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1001 and Section 1010.